

Exhibit B

UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

EARL R. CHARBONNEAU

Plaintiff,

v.

Case No. 2:07-cv-14220

MARY JANE M. ELLIOTT, P.C., and ASSET ACCEPTANCE, LLC Hon. Denise Page Hood

Defendants

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DECLARATION OF MICHAEL BEACH

STATE OF MICHIGAN)
)
)ss.
COUNTY OF MACOMB)

Michael Beach, pursuant to 28 U.S.C. § 1746, declares as follows:

1. I have personal knowledge of the matters contained within this declaration based on the records of Asset Acceptance, LLC ("Asset"), my job responsibilities, and overall knowledge of the company.

2. I am and have been, at all times pertinent to this litigation, the Assistant Vice-President of Legal for Asset. My duties include managing and overseeing the collection litigation filed on behalf of Asset by retained counsel throughout the United States and most counterclaims filed against Asset in those cases, and assisting with ensuring legal and regulatory compliance. As part of those duties, I retained co-defendant, Mary Jane Elliot, to file suit on behalf of Asset against the Plaintiff, and managed the litigation.

3. Asset is a bulk purchaser for value of accounts receivables. It does not knowingly institute suit on accounts that are time-barred. To the contrary, when Asset purchases an account, the seller generally furnishes it with certain account information including the date of last payment on the account ("Account Information"), and these dates obviously must be within the applicable statute of limitations applicable to collection of the debt before suit will be authorized.

4. We have continuous ongoing training to assure compliance with the Fair Debt Collection Practices Act ("FDCPA" or the "Act"), including offsite training and testing to ensure that the employees have a complete working knowledge of the requirements of the Act.

5. The Account Information we receive is primarily in the form of computer generated data supplied to us at the time of purchase and then downloaded into our system.

6. We rely upon the accuracy of the Account Information provided to us by the sellers.

7. Before suit, an account typically goes through the collection process up to the legal department where it is checked to determine, among other things, that the account is within the statute of limitations guidelines used by the Asset.

8. In June 2006, Asset purchased accounts from Oliphant Financial Corporation ("Oliphant"). One of the accounts purchased from Oliphant was an account belonging to the Plaintiff (a Radio Shack credit card account *****3604) (the "Account"). Oliphant previously purchased Plaintiff's Account from the creditor Citibank. Oliphant provided Asset with a date of last payment of July 3, 2001. Asset had no reason to believe that the information provided by Oliphant was incorrect.

9. Plaintiff also acknowledged the Account debt in a signed writing dated April 3, 2007, which reset the six year statute of limitations to run from that date.

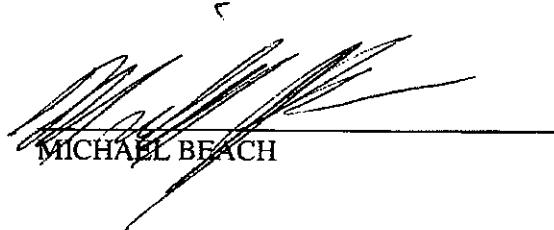
10. On June 26, 2007, Asset filed its state court action against Plaintiff to collect the amount due on the Account. The lawsuit was filed within the statutory six years of the last payment date and of the acknowledgment.

11. Asset's use of incorrect information, if any, regarding the last payment date, the acknowledgement, or the statute of limitations was not intentional and resulted from a bona fide error based solely upon the information received from the sellers.

12. Asset did not intentionally or knowingly pursue any claim against Plaintiff that may have been barred by the statute of limitations.

EXECUTED ON:

DATED: JULY 14, 2008



MICHAEL BEACH

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